

Imaged Certificate of Notice Page 1 of 4
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

FILED
10/30/20 11:56 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN RE:
BONETA L BORRERO

Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:15-10555 TPA

Chapter 13

Document No.: 213

ORDER OF COURT

AND NOW, this 30th day of October, 2020, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


U.S. BANKRUPTCY JUDGE jlm

In re:
Boneta L. Borrero
Debtor(s)

Case No. 15-10555-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: nsha

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Date Rcvd: Oct 30, 2020

Form ID: pdf900

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2020:

Recip ID	Recipient Name and Address
db	+ Boneta L. Borrero, 9213 Route 89, North East, PA 16428-5251
cr	+ Carl Borrero, 2836 Wellington Road, Erie, PA 16506-2438
cr	MTGLQ INVESTORS, L.P./o Shellpoint Mortgage Servi, PO Box 10826, Greenville, SC 29603-0826
cr	+ MTGLQ Investors LP, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
sp	+ Michael J. Nies, 504 State Street, 3rd Floor, Erie, PA 16501-1190
md	Norman E. Gilkey, Babst, Calland, Clements & Zomnir, P.C., Two Gateway Center, 7th Floor, Pittsburgh, PA 15222
cr	+ SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo LLP, 1325 Franklin Avenue Suite 230, Garden City, NY 11530-1631
14048698	+ Aes / Brazos / Us Bank, Po Box 61047, Harrisburg, PA 17106-1047
14048699	+ Aes / Pheaa Frn, PO Box 61047, Harrisburg, PA 17106-1047
14048700	+ Aes / Pheaa Ke, PO Box 61047, Harrisburg, PA 17106-1047
14110964	Chautauqua County Dept. of Finance, 3 North St, Mayville, NY 14757-1007
14048704	+ Citibank / The Home Depot, Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
14048707	+ Commercial Acceptance, 2 West Main Street, Shiremanstown, PA 17011-6326
14335302	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14048711	+ KML Law Group, PC, BNY Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14048712	Kohls / Capone, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
14189287	MTGLQ Investors, L.P., C/O Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
14048713	+ Ob-Gyn Associates of Erie PC, 311 West 24th Street, Suite 303, Erie, PA 16502-2666
14072135	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14048714	++ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court:, Us Bank, Po Box 108, St Louis, MO 63166

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bknotices@snsccom	Oct 31 2020 01:39:00	U.S. Bank Trust National Association as Trustee of, c/o SN Servicing Corp., 323 5th Street, Eureka, CA 95501-0305
cr	+ Email/Text: bknotices@snsccom	Oct 31 2020 01:39:00	U.S. Bank Trust National Association, as Trustee o, c/o SN Servicing Corp., 323 5th Street, Eureka, CA 95501-0305
14048701	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 31 2020 01:39:00	American Honda Finance, Po Box 168088, Irving, TX 75016
14059666	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 31 2020 01:39:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
14093284	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 31 2020 01:15:33	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14048705	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 31 2020 01:38:00	Comenity Bank / Chadwicks, Attn: Bankruptcy, Po Box 182686, Columbus, OH 43218-2686
14048706	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 31 2020 01:38:00	Comenity Bank / Express, Attn: Bankruptcy, PO Box 182686, Columbus, OH 43218-2686

District/off: 0315-1

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14048709	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 31 2020 01:38:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
14048702	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 31 2020 01:13:42	Chase Card, Po Box 15298, Wilmington, DE 19850
14048703	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 31 2020 01:15:27	Chase Mortgage, Po Box 24696, Columbus, OH 43224
14128486	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 31 2020 01:13:42	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14089919	Email/Text: bnc-quantum@quantum3group.com	Oct 31 2020 01:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14896786	+ Email/Text: bknotices@sns.com	Oct 31 2020 01:39:00	U.S. Bank Trust National Association, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
14048715	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Oct 31 2020 01:38:00	Verizon, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, National Association
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
14048710	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
14048708	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2020 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor JPMorgan Chase Bank National Association andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor JPMorgan Chase Bank National Association bnicholas@kmlawgroup.com
Brian E. Caine	on behalf of Creditor U.S. Bank Trust National Association as Trustee of Chalet Series III Trust bcaine@parkermccay.com,

District/off: 0315-1

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BKcourtnotices@parkermccay.com

Cynthia Morrow

on behalf of Creditor MTGLQ INVESTORS L.P.c/o Shellpoint Mortgage Serving cynthia.morrow@shellpointmtg.com

Daniel P. Foster

on behalf of Plaintiff Boneta L. Borrero dan@mrdebtbuster.com
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Daniel P. Foster

on behalf of Debtor Boneta L. Borrero dan@mrdebtbuster.com
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Jillian Nolan Snider

on behalf of Creditor U.S. Bank Trust National Association as Trustee of Chalet Series III Trust jsnider@fbtlaw.com,
agilbert@fbtlaw.com

Kurt D. Gustafson

on behalf of Defendant Chautauqua County Real Property Tax gustafsk@co.chautauqua.ny.us

Michael J. Graml

on behalf of Creditor Carl Borrero mattorney@neo.rr.com mjgraml@verizon.net

Norman E. Gilkey

on behalf of Mediator Norman E. Gilkey ngilkey@bccz.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

William E. Miller

on behalf of Creditor MTGLQ INVESTORS L.P.c/o Shellpoint Mortgage Serving wmiller@friedmanvartolo.com,
wedwardmiller@gmail.com

William E. Miller

on behalf of Creditor MTGLQ Investors LP wmiller@friedmanvartolo.com wedwardmiller@gmail.com

TOTAL: 14